

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: JOSE LEONARDO RIVERA	§	Case No. 5:18-bk-01720
CARMEN GLORIA RIVERA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/25/2018.
- 2) The plan was confirmed on 08/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/12/2018, 12/06/2018, 01/24/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/12/2019, 03/05/2020.
- 5) The case was completed on 05/03/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,847.00.
- 10) Amount of unsecured claims discharged without full payment: \$77,414.05.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 14,408.02	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 14,408.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,475.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,065.50	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,540.50
Attorney fees paid and disclosed by debtor(s):	\$ 1,025.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TIMOTHY B. FISHER, II, ESQUIRE	Lgl	0.00	NA	NA	3,475.00	0.00
HUD	Sec	0.00	15,515.39	0.00	0.00	0.00
NY STATE DEPT OF TAX & FINANCE	Pri	0.00	20,038.27	160.02	160.02	0.00
NY STATE DEPT OF TAX & FINANCE	Uns	19,629.56	20,038.27	19,878.25	2,051.85	0.00
US DEPT OF ED OSLA	Uns	17,602.00	17,925.16	17,925.16	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	11,767.00	11,739.16	11,739.16	1,211.72	0.00
REGIONAL ACCEPTANCE CORP	Sec	24,122.00	24,814.14	0.00	0.00	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	15,601.15	15,601.15	1,610.35	0.00
AMERICREDIT FINANCIAL	Uns	9,763.00	9,763.56	9,763.56	1,007.80	0.00
NAPA AT POCONO MEDICAL CTR	Uns	231.58	231.58	231.58	33.23	0.00
MT POCONO MUNICIPAL	Pri	690.25	892.72	892.72	892.72	0.00
SCOLOPAX, LLC	Uns	13,252.00	6,216.89	6,216.89	891.92	0.00
MIAMI DADE EXPRESSWAY	Pri	31.92	31.92	31.92	31.92	0.00
PPL ELECTRIC UTILITIES	Uns	3,797.00	4,078.49	4,078.49	585.13	0.00
RESURGENT CAPITAL SERVICES	Uns	531.00	643.40	643.40	92.31	0.00
RESURGENT CAPITAL SERVICES	Uns	709.00	1,289.17	1,289.17	184.96	0.00
AIS PORTFOLIO SERVICE, LP	Uns	722.00	844.84	844.84	121.21	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	449.84	449.84	64.54	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	558.00	558.02	558.02	80.06	0.00
RESURGENT CAPITAL SERVICES	Uns	2,177.57	4,609.80	4,609.80	661.35	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
POCONO ENT	Uns	329.78	NA	NA	0.00	0.00
M & T BANK	Sec	115,775.00	123,438.21	186.43	186.43	0.00
TED'S USED AUTO	Sec	10,156.00	NA	NA	0.00	0.00
NAVIENT	Pri	8,279.00	NA	NA	0.00	0.00
BLUE RIDGE COMMUNICATIONS	Uns	1,881.90	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	1,747.00	NA	NA	0.00	0.00
CHS PROFESSIONAL PRACTICE	Uns	18.41	NA	NA	0.00	0.00
COMENITY - LOFT	Uns	312.29	NA	NA	0.00	0.00
COUNTY WASTE	Uns	43.20	NA	NA	0.00	0.00
DEVRY, INC	Uns	271.29	NA	NA	0.00	0.00
EAST STROUDSBURG BOROUGH PA	Uns	30.00	NA	NA	0.00	0.00
FAMILY CARE CENTERS, INC	Uns	13.00	NA	NA	0.00	0.00
GEISINGER	Uns	127.11	NA	NA	0.00	0.00
JP MASCARO & SONS	Uns	492.96	NA	NA	0.00	0.00
KILARESKI ORTHODONTICS	Uns	2,000.00	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	31.00	NA	NA	0.00	0.00
MOUNTAIN VALLEY ORTHOPEDICS	Uns	132.01	NA	NA	0.00	0.00
ONEMAIN	Uns	11,592.00	NA	NA	0.00	0.00
PA TURNPIKE COMMISSION	Uns	88.35	NA	NA	0.00	0.00
PNC BANK	Uns	737.77	NA	NA	0.00	0.00
PROGRESSIVE ADVANCED	Uns	446.96	NA	NA	0.00	0.00
TOLL-BY-PLATE	Uns	31.74	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	1,078.00	NA	NA	0.00	0.00
WELLS FARGO CARD SERVICE	Uns	1,468.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 186.43	\$ 186.43	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 186.43	\$ 186.43	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,084.66	\$ 1,084.66	\$ 0.00
TOTAL PRIORITY:	\$ 1,084.66	\$ 1,084.66	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 93,829.31	\$ 8,596.43	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,540.50	
Disbursements to Creditors	\$ 9,867.52	
TOTAL DISBURSEMENTS:		\$ 14,408.02

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/16/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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